Approved for use through 07/31/2012. OMB 0651-0031 U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number

Docket Number (Optional) NOTICE OF APPEAL FROM THE EXAMINER TO 97171-00006 THE BOARD OF PATENT APPEALS AND INTERFERENCES In re Application of I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with Steven C. Halper, et al. sufficient postage as first class mail in an envelope addressed to Application Number Filed "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-01/14/2002 1450"[37 CFR 1.8(a)] 10/046.945 For Automated Loan Risk Assessment System and Method Signature Art Unit Examiner Typed or printed 3691 Graham, Clement B. name Applicant hereby appeals to the Board of Patent Appeals and Interferences from the last decision of the examiner. \$540.00 The fee for this Notice of Appeal is (37 CFR 41.20 (b)(1)) Applicant claims small entity status. See 37 CFR 1.27. Therefore, the fee shown above is reduced by half, and the resulting fee is: A check in the amount of the fee is enclosed. Payment by credit card, Form PTO-2038 is attached. The Director has already been authorized to charge fees in this application to a Deposit Account. The Director is hereby authorized to charge any fees which may be required, or credit any overpayment to Deposit Account No. 503571. A petition for an extension of time under 37 CFR 1.136(a) (PTO/SB/22) is enclosed. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038. I am the applicant/inventor. Signature assignee of record of the entire interest See 37 CFR 3.71. Statement under 37 CFR 3.73(b) is enclosed. Mark E. Nikolsky (Form PTO/SB/96) Typed or printed name attorney or agent of record. Registration number 48,319 (973) 639-6987 Telephone number attorney or agent acting under 37 CFR 1.34. 2010 Registration number if acting under 37 CFR 1.34.

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.

*Total of 1 forms are submitted.

This collection of information is required by 37 CFR 41.31. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11, 1.14 and 41.6. This collection is estimated to take 12 minutes to

complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS, SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.